

## Home Improvement Loan Programs Resource Toolkit and Quick Links

**Description:** Links to helpful resources and information to assist lenders working with Minnesota Housing Home Improvement Loan Programs. These resources are provided for informational purposes only. Minnesota Housing does not endorse these organizations and is not responsible for the content or accuracy of the following web sites.

	Website Name	Description   Use   Access To	Link to Site
NMLS INFO	Revisor of Statutes	Minnesota State Statute 58A, Individual Mortgage Originator Licensing	
	Nationwide Mortgage Licensing System (NMLS) Resource Center	NMLS state licensing requirements	
RESOURCES	Minnesota Housing	Underwriting worksheet	
	Rocket Lawyer	Website providing low/no cost legal forms and services	
	Fannie Mae and Freddie Mac	<ul> <li>Uniform Residential Loan Application</li> <li>Fannie Mae Form 1003/Freddie Mac Form 65</li> </ul>	
		<ul> <li>Uniform Underwriting and Transmittal Summary</li> <li>Fannie Mae Form 1008/Freddie Mac Form 1077</li> </ul>	
		<ul> <li>MRI Quick Reference Manual</li> <li>Fannie Mae, Freddie Mac agency guides</li> </ul>	
TRAINING	Mortgage Bankers Association (MBA)	<ul><li>United States national association representing all facets of the real estate finance industry.</li><li>Conferences and education</li></ul>	
	Genworth Mortgage Insurance Company	<ul> <li>A provider of private mortgage insurance</li> <li>Training and education</li> <li>Self-employed borrower calculators</li> </ul>	
	Mortgage Guarantee Insurance Company (MGIC)	<ul> <li>A provider of private mortgage insurance</li> <li>Self-employed borrower calculators</li> <li>Tax return analysis webinars</li> </ul>	
	American Bankers Association (ABA)	Trade association for the U.S. banking industry  • Conferences, schools and online courses	
	BankersOnline	Online resource  Training and webinars Compliance and lending resources	

In connection with Single Family Division loan programs, Minnesota Housing is neither an originator of loans nor a creditor and is not affiliated with any Lender.

